

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Bruno Ricke Lake
Tracey L. Lake
Debtors

Case No. 17-05293-RNO
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 42

Date Rcvd: Apr 13, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 15, 2018.

db/jdb +Bruno Ricke Lake, Tracey L. Lake, 117 Ledgewood Drive, East Stroudsburg, PA 18301-6838
5007285 +CBNA/Office Depot, PO Box 6497, Sioux Falls, SD 57117-6497
5007283 +Capital One/Maurices, PO Box 30253, Salt Lake City, UT 84130-0253
5007293 +First Commonwealth FCU, PO Box 20030, Lehigh Valley, PA 18002-0030
5007294 +Home Depot, PO Box 530584, Atlanta, GA 30353-0584
5007295 +Intrust Bank/Greensky/Third, 1797 NE Expy, Atlanta, GA 30329-7803
5007297 +Lendmark Financial Services, 4645 Village Square Drive, Paducah, KY 42001-7448
5007302 +St Lukes Hospital, 801 Ostrum St, Bethlehem, PA 18015-1065
5007315 +Tidewater Finance Co/Home Depot, PO Box 17308, Baltimore, MD 21297-1308
5007317 +Verizon Wireless, PO Box 650051, Dallas, TX 75265-0051
5007319 +WFFNB/Raymour & Flannigan, PO Box 14517, Des Moines, IA 50306-3517

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

5007280 +EDI: GMACFS.COM Apr 13 2018 22:53:00 Ally Financial, PO Box 380903,
Bloomington, MN 55438-0903
5007284 +E-mail/Text: ering@cbhv.com Apr 13 2018 18:51:02 CBHV, PO Box 831,
Newburgh, NY 12551-0831
5007282 +EDI: CAPITALONE.COM Apr 13 2018 22:53:00 Capital One, PO Box 30281,
Salt Lake City, UT 84130-0281
5007281 +EDI: CAPITALONE.COM Apr 13 2018 22:53:00 Capital One, PO Box 30285,
Salt Lake City, UT 84130-0285
5007286 +EDI: WFNNB.COM Apr 13 2018 22:53:00 Comenity Bank/Hot Topic, PO Box 182789,
Columbus, OH 43218-2789
5007287 +EDI: WFNNB.COM Apr 13 2018 22:53:00 Comenity Capital, PO Box 182120,
Columbus, OH 43218-2120
5007288 +EDI: WFNNB.COM Apr 13 2018 22:53:00 Comenity Capital/True Value, PO Box 182120,
Columbus, OH 43218-2120
5007289 +EDI: CRFRSTNA.COM Apr 13 2018 22:53:00 Credit First, PO Box 81315,
Cleveland, OH 44181-0315
5007291 +EDI: RCSFNBMARIN.COM Apr 13 2018 22:53:00 Credit One Bank, PO Box 98872,
Las Vegas, NV 89193-8872
5007290 +EDI: RCSFNBMARIN.COM Apr 13 2018 22:53:00 Credit One Bank, PO Box 98875,
Las Vegas, NV 89193-8875
5007292 +EDI: DISCOVER.COM Apr 13 2018 22:53:00 Discover, PO Box 71084, Charlotte, NC 28272-1084
5007296 +EDI: CBSKOHL.S.COM Apr 13 2018 22:53:00 Kohl's, PO Box 3115, Milwaukee, WI 53201-3115
5007298 +EDI: PHINGENESIS Apr 13 2018 22:54:00 MABT-Retail, PO Box 4499,
Beaverton, OR 97076-4499
5007299 +EDI: MERRICKBANK.COM Apr 13 2018 22:53:00 Merrick Bank, 10705 S Jordan Gateway,
South Jordan, UT 84095-3977
5007300 E-mail/Text: bankruptcy@nbtbank.com Apr 13 2018 18:51:07 NBT Bank, 52 S Broad Street,
Norwich, NY 13815
5007632 +EDI: PRA.COM Apr 13 2018 22:53:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
5007303 +EDI: RMSC.COM Apr 13 2018 22:54:00 SYNCB/Amazon, PO Box 965015, Orlando, FL 32896-5015
5007304 +EDI: RMSC.COM Apr 13 2018 22:54:00 SYNCB/Care Credit, PO Box 965036,
Orlando, FL 32896-5036
5007305 +EDI: RMSC.COM Apr 13 2018 22:54:00 SYNCB/Home, PO Box 965036, Orlando, FL 32896-5036
5007306 +EDI: RMSC.COM Apr 13 2018 22:54:00 SYNCB/Husqvarna, PO Box 965036,
Orlando, FL 32896-5036
5007307 +EDI: RMSC.COM Apr 13 2018 22:54:00 SYNCB/JC Penney, PO Box 965007,
Orlando, FL 32896-5007
5007308 +EDI: RMSC.COM Apr 13 2018 22:54:00 SYNCB/Lowes, PO Box 965005, Orlando, FL 32896-5005
5007309 +EDI: RMSC.COM Apr 13 2018 22:54:00 SYNCB/Newegg, PO Box 965036, Orlando, FL 32896-5036
5007310 +EDI: RMSC.COM Apr 13 2018 22:54:00 SYNCB/PAYPAL, PO Box 965005, Orlando, FL 32896-5005
5007312 +EDI: RMSC.COM Apr 13 2018 22:54:00 SYNCB/ToysRus, PO Box 965001, Orlando, FL 32896-5001
5007311 +EDI: RMSC.COM Apr 13 2018 22:54:00 SYNCB/ToysRus, PO Box 965005, Orlando, FL 32896-5005
5007301 +E-mail/Text: jennifer.chacon@spservicing.com Apr 13 2018 18:51:16
Select Portfolio Servicing, PO Box 65250, Salt Lake City, UT 84165-0250
5007313 +EDI: RMSC.COM Apr 13 2018 22:54:00 Synchrony Bank/Walmart, PO Box 965024,
Orlando, FL 32896-5024
5007314 +EDI: WTRRN BANK.COM Apr 13 2018 22:53:00 Target, PO Box 1581, Minneapolis, MN 55440-1581
5007316 +EDI: TFSR.COM Apr 13 2018 22:53:00 Toyota Financial Services, PO Box 9786,
Cedar Rapids, IA 52409-0004
5007318 +EDI: BLUESTEM Apr 13 2018 22:54:00 Web Bank/Fingerhut, 6250 Ridgewood Road,
Saint Cloud, MN 56303-0820

TOTAL: 31

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

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cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 15, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 13, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Toyota Lease Trust bkgroup@kmlawgroup.com
John J Martin (Trustee) pa36@ecfcbis.com, trusteeemartin@martin-law.net
Randall W. Turano on behalf of Debtor 1 Bruno Ricke Lake rwtura@netscape.net
Randall W. Turano on behalf of Debtor 2 Tracey L. Lake rwtura@netscape.net
United States Trustee ustpreregion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1 **Bruno Ricke Lake**
First Name Middle Name Last Name

Debtor 2 **Tracey L. Lake**
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-2166**
EIN --_-----

Social Security number or ITIN **xxx-xx-7946**
EIN --_-----

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **5:17-bk-05293-RNO**

Order of Discharge

12/15

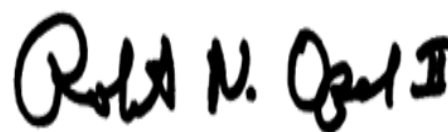
IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Bruno Ricke Lake

Tracey L. Lake

April 13, 2018

**By the
court:**



Honorable Robert N. Opel, II
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.